

MEC/MEC+ Employer Implementation Checklist And Benefits Pairing Guide



Know Your Workforce

Segment your employee population to align the right coverage with each group.

- Full-time, benefits-eligible employees
- Part-time or variable-hour employees
- Seasonal or 1099 workers
- High-turnover departments or roles

Stay Compliant with ACA + IRS

- Offer MEC coverage to all eligible employees
- Track offers of coverage + employee acceptance
- Document everything for IRS reporting ([Form 1095-C/1094-C](#))

Add Value with Complementary Benefits

- Offer voluntary dental + vision insurance
- Include accident, critical illness, or hospital indemnity plans
- Add telemedicine options (in MEC+)
- Use FSAs (Flexible Spending Accounts) to help with out-of-pocket expenses
- Provide access to Employee Assistance Programs

Communicate Clearly to Employees

Effective communication increases plan engagement and perceived value.

- Create side-by-side plan comparison charts
- Highlight what's covered (especially preventive services)
- Explain optional upgrades (MEC → MEC+ → Indemnity)
- Include FAQs and broker contact info, and host a benefits Q&A session or webinar

Build a Tiered Strategy

Customize benefits offerings to meet business and employee needs

- Major Medical → for full-time, high-value talent



- MEC → for basic ACA compliance (minimum coverage)
- MEC+ → for enhanced access to care without full major medical
- Pair with voluntary add-ons for a fuller package

Ongoing Strategy and Support

Plan ahead and review regularly to keep your benefits strategy aligned

- Conduct annual review of coverage + participation
- Monitor changes in workforce size or classification
- Stay current with ACA updates + threshold changes
- Re-engage with your broker to adjust offerings
- Evaluate cost vs. compliance vs. retention annually

Ready to Offer Smarter Health Coverage?

Contact us today for a custom plan review or compliance assessment.

Voluntary Benefits Pairing Guide

Enhance MEC and MEC+ plans without increasing employer costs

Why Pair Voluntary Benefits with MEC/MEC+?

MEC and MEC+ plans meet ACA requirements but lack full medical coverage (e.g., hospitalization, surgery, specialty care). Voluntary benefits fill coverage gaps, boost employee satisfaction, are 100% employee-paid (no employer cost) and help retain and attract workers, especially in hourly, part-time, or high-turnover roles.

Voluntary Benefit	Best Paired w/	Fills Gaps In	Why It Works
Dental Insurance	MEC or MEC+	Routine + major dental care	High-demand benefit; improves perceived value
Vision Insurance	MEC or MEC+	Eye exams, glasses, contacts	Affordable and valued by all age groups
Accident Insurance	MEC+	ER visits, ambulance, fractures	Covers common injuries not in MEC+
Critical Illness Insurance	MEC or MEC+	Heart attack, stroke, cancer	Provides lump-sum payouts for high-cost events
Hospital Indemnity Plan	MEC+	Inpatient hospital stays	Adds protection for services MEC+ doesn't cover
Short-Term Disability	MEC or MEC+	Lost wages from illness/injury	Popular among hourly and 1099 workers
Life Insurance	MEC or MEC+	Family financial security	Enhances total compensation offering
Legal + ID Protection	MEC or MEC+	Legal support, identity theft	Adds peace of mind without healthcare overlap
Telemedicine (if not included)	MEC	Virtual doctor visits	Essential for employees without in-person access

Example Pairing Strategies by Workforce Type

Part-Time or Hourly Staff (High Turnover)

Base Plan: MEC

Pair With: Dental, Vision, Hospital Indemnity, Accident Insurance

Why: Offers tangible benefits at low cost without needing major medical

Full-Time, Non-Benefits Eligible Employees

Base Plan: MEC+

Pair With: Critical Illness, Hospital Indemnity, Short-Term Disability

Why: Improves financial protection and increases loyalty

Seasonal or 1099 Workers

Base Plan: MEC or MEC+

Pair With: Telemedicine (if not included), Life Insurance, Vision

Why: Low-commitment, affordable coverage that adds real value

Best Practices for Implementation

- Offer voluntary options during open enrollment or onboarding
- Provide clear benefit comparisons with pricing
- Educate employees via group meetings, digital guides, or 1:1 support
- Emphasize that voluntary benefits are optional and employee-paid
- Consider pre-tax deductions (Section 125) where applicable

Employee Messaging

“Your MEC+ plan includes preventive care and doctor visits, but adding voluntary benefits like dental, vision and accident insurance gives you more protection at affordable group rates. You choose what matters to you.”

Schedule a Consultation today! 803-479-8148 | bharris@paisc.com